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I hereby certify that the attached Response and Amendment, pursuant to 37 C.F.R. §1.8 is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to the Commissioner of Patents, Box Non-Fee Amendment, Washington, D.C. 20231, on

Date: January 9, 2003

By: Deborah A. Mies

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Inventor(s):	Crane, et al.	Docket No.:	10655.7700
Serial No.:	09/415,632	Examiner:	Fults, Richard C.
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS	Confirmation No.:	5093

**RESPONSE AND AMENDMENT**

Assistant Commissioner for Patents  
Box Non-Fee Amendment  
Washington, D.C. 20231

**RECEIVED**  
JAN 16 2003  
**GROUP 3600**

Dear Assistant Commissioner:

In response to the Non-Final Office Action mailed October 9, 2002 regarding the above-referenced patent application, of which this Reply is within the shortened three month statutory period for reply, please amend the application as follows:

**In the Claims:**

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1. A system for funding multiple investment products including:
    - a charge card billing system configured to capture financial event information wherein said billing system comprises:
      - a card account database configured to include cardholder accounts;
      - a billing information database configured to include information about cardholder billings;
      - a financial events database configured to include information about cardholder financial events;